

**UN-AUDITED CONDENSED CONSOLIDATED FINANCIAL
STATEMENTS
OF
SOCIAL ISLAMI BANK PLC (SIBL) AND ITS
SUBSIDIARIES
FOR THE PERIOD ENDED 30 SEPTEMBER 2025**

SOCIAL ISLAMI BANK PLC AND ITS SUBSIDIARIES
CONDENSED CONSOLIDATED BALANCE SHEET (UN- AUDITED)
AS AT 30 SEPTEMBER 2025

	<u>Note(s)</u>	<u>30.09.2025</u> <u>Taka</u>	<u>31.12.2024</u> <u>Taka</u>
PROPERTY AND ASSETS			
Cash in hand			
Cash in hand (Including Foreign Currencies)	3(a)	888,368,538	2,170,407,883
Balance with Bangladesh Bank & its Agent Banks (Including Foreign Currencies)	3.1	2,035,930,285	18,070,740,862
		<u>2,924,298,823</u>	<u>20,241,148,745</u>
Balance with other Banks and Financial Institutions			
In Bangladesh	4(a)	5,018,549,737	7,676,332,185
Outside Bangladesh		(1,227,411,504)	1,217,853,319
		<u>3,791,138,233</u>	<u>8,894,185,504</u>
Placement with Banks & other Financial Institutions	5	8,818,293,194	9,063,293,194
Investments in Shares & Securities			
Government	6(a)	15,487,911,000	15,487,911,000
Others		10,363,361,641	10,617,024,185
		<u>25,851,272,641</u>	<u>26,104,935,185</u>
Investments			
General Investment etc.	7(a)	336,954,679,267	351,660,647,764
Bills Purchased and Discounted		53,505,486,832	30,964,421,306
		<u>390,460,166,099</u>	<u>382,625,069,070</u>
Fixed Assets including Premises, Furnitures and Fixtures	8(a)	4,058,136,891	4,275,236,651
Other Assets	9(a)	25,392,919,381	25,964,590,964
Non Banking Assets		-	-
Total Assets		<u><u>461,296,225,262</u></u>	<u><u>477,168,459,313</u></u>
LIABILITIES AND CAPITAL			
Liabilities			
Placement from Banks & other Financial Institutions			
Deposits and Other Accounts			
Mudaraba Savings Deposits	10(a)	23,105,483,873	33,261,235,865
Mudaraba Term Deposits		122,566,092,797	134,411,256,283
Other Mudaraba Deposits		72,298,070,892	76,323,347,169
Al-Wadeeah Current & Other Deposit Accounts		53,956,506,804	56,377,433,942
Bills Payable		4,412,544,913	8,339,156,079
Cash Waqf Fund		514,004,174	499,010,742
		<u>276,852,703,453</u>	<u>309,211,440,080</u>
Bond			
SIBL Mudaraba Subordinated Bond	11	7,000,000,000	7,000,000,000
SIBL Mudaraba Perpetual Bond	12	5,000,000,000	5,000,000,000
		<u>12,000,000,000</u>	<u>12,000,000,000</u>
Other Liabilities			
Deferred Tax Liabilities/ (Assets)	13(a) 14(a)	62,319,127,989	43,950,945,575
		<u>464,891,203</u>	<u>463,368,931</u>
Total Liabilities		<u><u>458,019,348,893</u></u>	<u><u>456,473,213,506</u></u>
Shareholders' Equity			
Paid-up Capital	15	11,401,551,000	11,401,551,000
Statutory Reserve		9,420,732,990	9,420,732,990
General reserve		13,938,397	13,938,397
Others reserve		21,926,635	21,926,635
Revaluation reserve on Fixed Assets		516,752,966	516,752,966
Retained Earnings		(18,098,027,415)	(679,658,008)
		<u>3,276,874,573</u>	<u>20,695,243,980</u>
Total Shareholders' Equity		<u>3,276,874,573</u>	<u>20,695,243,980</u>
Non controlling Interest		1,796	1,827
Total Shareholders' Equity with non controlling interest		<u>3,276,876,369</u>	<u>20,695,245,807</u>
Total Liabilities & Shareholders' Equity		<u><u>461,296,225,262</u></u>	<u><u>477,168,459,313</u></u>

	30.09.2025 <u>Taka</u>	31.12.2024 <u>Taka</u>
Off-balance Sheet Items (Un-Audited)		
CONTINGENT LIABILITIES		
Acceptances and Endorsements	9,159,932,068	28,299,295,900
Irrevocable Letters of Credit (including Back to Back Bills)	10,955,396,319	14,910,649,200
Letters of Guarantee	7,892,537,618	9,168,823,639
Bills for Collection	5,815,133,669	6,937,108,669
Other Contingent Liabilities	-	-
Total	<u>33,822,999,674</u>	<u>59,315,877,408</u>
OTHER COMMITMENTS		
Documentary credits and short term trade related transactions	-	-
Forward assets purchased and forward deposits placed	-	-
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
Total	-	-
Total Off Balance Sheet Items including Contingent Liabilities	<u>33,822,999,674</u>	<u>59,315,877,408</u>


Company Secretary


Chief Financial Officer


Managing Director


Director


Director

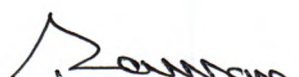
Dhaka, Bangladesh
Date: 29.10.2025

SOCIAL ISLAMI BANK PLC AND ITS SUBSIDIARIES
CONDENSED CONSOLIDATED PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE THIRD QUARTER ENDED 30 SEPTEMBER 2025

	Note(s)	Jan-Sept. 25 Taka	Jan-Sept. 24 Taka	July-Sept. 25 Taka	July-Sept. 24 Taka
Investment Income	16(a)	14,493,213,911	23,404,614,487	3,784,571,262	7,361,967,462
Less: Profit paid on Deposits	17(a)	24,442,031,538	18,554,577,651	11,655,625,628	6,400,307,504
Net Investment Income		(9,948,817,627)	4,850,036,835	(7,871,054,367)	961,659,957
Income from Investment in Shares/securities	18(a)	1,090,082,829	1,114,569,828	324,254,987	347,779,756
Commission, Exchange and Brokerage	19(a)	1,995,666,174	1,089,669,283	1,354,007,525	229,616,535
Other Operating Income	20(a)	375,133,903	528,753,712	74,739,135	91,853,812
		3,460,882,906	2,732,992,823	1,753,001,647	669,250,103
Total Operating Income		(6,487,934,722)	7,583,029,658	(6,118,052,720)	1,630,910,060
Salaries and Allowances	21(a)	4,262,257,085	3,867,924,126	1,617,855,365	1,416,922,824
Rent, Taxes, Insurances, Electricity etc.	22(a)	612,691,471	575,444,849	264,744,275	201,017,616
Legal Expenses	23(a)	18,909,847	10,990,803	6,443,720	2,328,490
Postage, Stamps, Telecommunication etc.	24(a)	6,513,334	7,504,057	1,630,797	1,723,447
Stationery, Printings, Advertisements etc.	25(a)	49,515,672	150,990,386	9,111,967	15,789,105
Managing Director's Salary and Allowances	21.1	6,811,292	13,546,664	3,000,000	2,356,666
Directors' Fees & Expenses		5,604,833	3,098,943	1,992,673	1,590,864
Shariah Supervisory Committee's Fees & Expenses		475,056	-	124,410	-
Auditors' Fees		1,785,375	733,125	1,262,125	244,375
Depreciation & Repair of Bank's Assets	26(a)	401,602,165	396,817,601	90,345,275	85,459,630
Zakat Expenses		-	121,527,456	-	-
Other Expenses	27(a)	993,129,318	1,181,713,077	210,958,269	384,746,100
Total Operating Expenses		6,359,295,448	6,330,291,087	2,207,468,875	2,112,179,117
Profit/(Loss) before Provision		(12,847,230,170)	1,252,738,572	(8,325,521,597)	(481,269,058)
Provisions for Investments & off B/S items		3,929,939,951	338,538,405	3,929,939,951	38,461,241
Other Provisions		80,607,296	146,893,126	(16,317,297)	19,088,269
Total Provision	28(a)	4,010,547,247	485,431,531	3,913,622,654	57,549,510
Total Profit/(Loss) before Tax		(16,857,777,417)	767,307,041	(12,239,144,252)	(538,818,568)
Provision for Income Tax	29(a)	187,000,802	255,671,384	111,512,469	(248,961,864)
Current tax		185,478,530	248,650,342	102,961,527	(249,024,919)
Deferred tax		1,522,272	7,021,042	8,550,942	63,055
Net Profit/(Loss) after Tax		(17,044,778,219)	511,635,657	(12,350,656,721)	(289,856,704)
Appropriations					
Statutory Reserve		-	148,067,969	-	(105,571,044)
Start up Fund		-	5,043,754	-	(2,708,354)
Coupon/dividend on perpetual bond		373,591,219	348,317,814	126,027,396	116,953,427
		373,591,219	501,429,537	126,027,396	8,674,029
Retained surplus		(17,418,369,438)	10,206,121	(12,476,684,115)	(298,530,733)
Attributable to:					
Equity holders' of the Bank		(17,418,369,407)	10,206,135	(12,476,684,092)	(298,530,692)
Non controlling Interest		(31)	(14)	(23)	(41)
		(17,418,369,438)	10,206,121	(12,476,684,115)	(298,530,733)
		(17,044,778,219)	511,635,657	(12,350,656,719)	(289,856,704)
Consolidated Earnings Per Share	32	(15.28)	0.14	(10.94)	(0.36)


Company Secretary


Chief Financial Officer


Managing Director


Director


Director

SOCIAL ISLAMI BANK PLC AND ITS SUBSIDIARIES
CONDENSED CONSOLIDATED CASH FLOW STATEMENT (UN-AUDITED)
FOR THE THIRD QUARTER ENDED 30 SEPTEMBER 2025

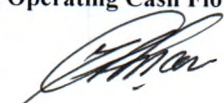
	30.09.2025	30.09.2024
	<u>Taka</u>	<u>Taka</u>
Cash Flow from operating activities		
Investment Income receipt	14,281,524,270	23,146,329,692
Profit paid on deposits	(13,554,088,079)	(16,051,488,224)
Income /dividend receipt from Investments in Shares and Securities	1,090,082,829	1,114,569,828
Fees & commission receipt	339,270,843	456,920,973
Recovery from written off investment	57,125,299	123,333,680
Cash payments to employees	(4,269,068,377)	(3,881,470,790)
Cash payments to suppliers	(56,029,006)	(158,494,443)
Income tax paid	(133,786,563)	(1,310,089,524)
Receipts from other operating activities	2,020,572,043	1,191,026,914
Payments for other operating activities	(1,740,647,024)	(1,962,815,936)
Operating profit before changes in operating assets and liabilities	(1,965,043,765)	2,667,822,169
Changes in operating assets and liabilities		
Statutory deposits	-	-
Net trading securities	253,662,544	(468,732,332)
Investments to other banks	-	-
Investment to customers	(7,835,097,029)	(17,720,648,563)
Other assets	860,022,489	5,692,015,634
Deposits from other banks	1,073,456,159	(599,070,600)
Deposits received from customers	(44,320,136,244)	(31,403,837,685)
Other liabilities on account of customers	-	-
Trading liabilities	-	-
Other liabilities	-	-
Sub Total	14,172,156,633	1,043,044,885
A. Net Cash flow from operating activities	(35,795,935,448)	(43,457,228,660)
Cash flows from investing activities		
Proceeds from sale of securities	-	-
Payment for purchases of securities	-	-
Proceeds from sale of fixed assets	-	-
Purchases of property, plant & equipments	(76,451,281)	(399,480,916)
Purchase/Sale of subsidiaries	-	-
B. Net Cash flows from investing activities	(76,451,281)	(399,480,916)
Cash flows from financing activities		
Receipts from issue of debt instruments	15,535,167,327	(26,411,419,000)
SIBL Mudaraba Subordinated & Perpetual Bond	-	-
Receipts from issue of right shares/ordinary share	-	-
Coupon/ dividend on perpetual bond	(373,591,219)	(348,317,814)
Dividend paid in cash	-	(542,931,000)
C. Net Cash flow from financing activities	15,161,576,108	(27,302,667,814)
D. Net increase/(decrease) in cash & cash equivalents (A+B+C)	(22,675,854,384)	(68,491,555,219)
E. Effects of exchange rate changes on cash & cash equivalents	10,957,191	(29,524,892)
F. Cash and cash equivalents at the beginning of the year	38,198,627,443	50,465,592,455
G. Cash and cash equivalents at the end of the year (D+E+F)	15,533,730,250	(18,055,487,656)

Net Operating Cash Flow per Share (CNOCFPS)


34

(33.12)

(35.78)


Company Secretary


Chief Financial Officer


Managing Director


Director


Director

Dhaka, Bangladesh

Date: 29.10.2025

SOCIAL ISLAMI BANK PLC AND ITS SUBSIDIARIES
STATEMENT OF CONDENSED CONSOLIDATED CHANGES IN EQUITY (UN-AUDITED)
FOR THE THIRD QUARTER ENDED 30 SEPTEMBER 2025

Particulars	(amount in Taka)								
	1	2	3	4	5	6	8	9	10=(2 to 9)
	Paid-up Capital	Share Premium Account	Statutory Reserve	General Reserves	Other Reserves	Asset Revaluation Reserve	Retained Earnings	Non-Controlling Interest	Total
Balance as at 01 January 2025	11,401,551,000	-	9,420,732,990	13,938,397	21,926,635	516,752,966	(679,658,008)	1,827	20,695,245,807
Changes in Accounting Policy	-	-	-	-	-	-	-	-	-
Resatated Balance	-	-	-	-	-	-	-	-	-
Surplus / (Deficit) on account of Revaluation of Properties	-	-	-	-	-	-	-	-	-
Surplus / (Deficit) on account of Revaluation of Investment	-	-	-	-	-	-	-	-	-
Currency translation difference	-	-	-	-	-	-	-	-	-
Net gain and losses not recognized in the Income Statement	-	-	-	-	-	-	-	-	-
Net profit for the year	-	-	-	-	-	-	(17,044,778,189)	(31)	(17,044,778,219)
Start-up Fund for the period	-	-	-	-	-	-	-	-	-
Coupon/ dividend on perpetual bond	-	-	-	-	-	-	(373,591,219)	-	(373,591,219)
Appropriation made during the year	-	-	-	-	-	-	-	-	-
Issue of Cash Dividend	-	-	-	-	-	-	-	-	-
Issue of Share Capital	-	-	-	-	-	-	-	-	-
Transferred to retained earnings	-	-	-	-	-	-	-	-	-
Total group shareholders' equity as on 30 Sept. 2025	11,401,551,000	-	9,420,732,990	13,938,397	21,926,635	516,752,966	(18,098,027,415)	1,796	3,276,876,369
CET I Capital under Basel III:	11,401,551,000	-	9,420,732,990	13,938,397	-	-	(18,098,027,415)	1,796	2,738,196,768
Less: Adjustment in CET-I Capital	-	-	-	-	-	-	-	-	192,166,542
Add: SIBL Mudaraba Perpetual bond (AT-I Capital)	-	-	-	-	-	-	-	-	5,000,000,000
Total Eligible Tier I Capital	-	-	-	-	-	-	-	-	7,546,030,227
General provision for unclassified investment	-	-	-	-	-	-	-	-	1,660,417,499
SIBL Mudaraba Subordinated Bond	-	-	-	-	-	-	-	-	6,000,000,000
Add: Others (approved by BB)	-	-	-	-	-	-	-	-	-
Total Tier II Capital	-	-	-	-	-	-	-	-	7,660,417,499
Total Eligible Tier II Capital (as per RBCA guideline)	-	-	-	-	-	-	-	-	7,660,417,499
Total eligible capital as on 30 September 2025	-	-	-	-	-	-	-	-	15,206,447,726

FOR THE YEAR ENDED 31 DECEMBER 2024

Total Shareholders' Equity as on 31 December 2024	11,401,551,000	-	9,420,732,990	13,938,397	21,926,635	516,752,966	(679,658,008)	1,827	20,695,245,807
CET-I Capital under Basel III:	11,401,551,000	-	9,420,732,990	13,938,397	-	-	(679,658,008)	1,827	20,156,566,207
Less: Adjustment in CET-I Capital	-	-	-	-	-	-	-	-	198,716,697
Add: SIBL Mudaraba Perpetual bond (AT-I Capital)	-	-	-	-	-	-	-	-	5,000,000,000
Total Eligible Tier I Capital	-	-	-	-	-	-	-	-	24,957,849,510
Add: General provision for unclassified investment	-	-	-	-	-	-	-	-	2,531,236,133
Add: SIBL Mudaraba Subordinated Bond	-	-	-	-	-	-	-	-	6,000,000,000
Add: Others (As per RBCA Guideline of BB)	-	-	-	-	-	-	-	-	-
Total Tier II Capital	-	-	-	-	-	-	-	-	8,531,236,133
Total Eligible Tier II Capital (as per RBCA guideline)	-	-	-	-	-	-	-	-	8,531,236,133
Total eligible capital as on 31 December 2024	-	-	-	-	-	-	-	-	33,489,085,643

Company Secretary
Date: 29.10.2025

Chief Financial Officer

Managing Director

Director

Director

SOCIAL ISLAMI BANK PLC
CONDENSED BALANCE SHEET (UN-AUDITED)
AS AT 30 SEPTEMBER 2025

	<u>Note(s)</u>	30.09.2025 <u>Taka</u>	31.12.2024 <u>Taka</u>
PROPERTY AND ASSETS			
Cash in hand			
Cash in hand (Including Foreign Currencies)	3	888,002,391	2,170,040,376
Balance with Bangladesh Bank & its Agent Banks (Including Foreign Currencies)	3.1	<u>2,035,930,285</u>	<u>18,070,740,862</u>
		2,923,932,676	20,240,781,238
Balance with other Banks and Financial Institutions			
	4		
In Bangladesh		4,493,482,500	7,530,114,939
Outside Bangladesh		<u>(1,227,411,504)</u>	<u>1,217,853,319</u>
		3,266,070,996	8,747,968,258
Placement with Banks & other Financial Institutions			
	5	8,818,293,194	9,063,293,194
Investments in Shares & Securities			
	6		
Government		15,487,911,000	15,487,911,000
Others		<u>9,979,271,123</u>	<u>10,167,835,338</u>
		25,467,182,123	25,655,746,338
Investments			
	7		
General Investment etc.		337,303,279,267	352,200,647,764
Bills Purchased and Discounted		<u>53,505,486,832</u>	<u>30,964,421,306</u>
		390,808,766,099	383,165,069,070
Fixed Assets including Premises, Furnitures and Fixtures			
	8	4,048,698,708	4,265,762,411
Other Assets			
	9	24,932,209,556	25,235,807,401
Non Banking Assets			
		-	-
Total Assets		460,265,153,353	476,374,427,910
LIABILITIES AND CAPITAL			
Liabilities			
Placement from Banks & other Financial Institutions			
		106,382,626,247	90,847,458,920
Deposits and Other Accounts			
	10		
Mudaraba Savings Deposits		23,105,483,873	33,261,235,865
Mudaraba Term Deposits		122,566,092,797	134,411,256,283
Other Mudaraba Deposits		72,298,070,892	76,323,347,169
Al-Wadeeah Current & Other Deposit Accounts		54,579,253,921	56,936,540,004
Bills Payable		4,412,544,913	8,339,156,079
Cash Waqf Fund		514,004,174	499,010,742
		277,475,450,570	309,770,546,142
Bond			
SIBL Mudaraba Subordinated Bond	11	7,000,000,000	7,000,000,000
SIBL Mudaraba Perpetual Bond	12	5,000,000,000	5,000,000,000
		12,000,000,000	12,000,000,000
Other Liabilities			
	13	60,739,228,260	42,679,668,607
Deffered Tax Liabilities/ (Assets)			
	14	<u>464,823,816</u>	<u>463,301,544</u>
Total Liabilities		457,062,128,893	455,760,975,213
Capital/Shareholders' Equity			
	15		
Paid-up Capital		11,401,551,000	11,401,551,000
Statutory Reserve		9,420,732,990	9,420,732,990
Revaluation reserve on Fixed Assets		516,752,966	516,752,966
Retained Earnings		<u>(18,136,012,495)</u>	<u>(725,584,259)</u>
Total Shareholders' Equity		3,203,024,461	20,613,452,697
Total Liabilities & Shareholders' Equity		460,265,153,353	476,374,427,910



	30.09.2025 <u>Taka</u>	31.12.2024 <u>Taka</u>
Off-balance Sheet Items (Un-Audited)		
CONTINGENT LIABILITIES		
Acceptances and Endorsements	9,159,932,068	28,299,295,900
Irrevocable Letters of Credit (including Back to Back Bills)	10,955,396,319	14,910,649,200
Letters of Guarantee	7,892,537,618	9,168,823,639
Bills for Collection	5,815,133,669	6,937,108,669
Other Contingent Liabilities	-	-
Total	<u>33,822,999,674</u>	<u>59,315,877,408</u>
OTHER COMMITMENTS		
Documentary credits and short term trade related transactions	-	-
Forward assets purchased and forward deposits placed	-	-
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
Total	-	-
Total Off Balance Sheet Items including Contingent Liabilities	<u>33,822,999,674</u>	<u>59,315,877,408</u>


Company Secretary


Chief Financial Officer


Managing Director


Director


Director

Dhaka, Bangladesh
Date: 29.10.2025

SOCIAL ISLAMI BANK PLC
CONDENSED PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE THIRD QUARTER ENDED 30 SEPTEMBER 2025

	<u>Note(s)</u>	<u>Jan-Sept. 25</u> <u>Taka</u>	<u>Jan-Sept. 24</u> <u>Taka</u>	<u>July-Sept. 25</u> <u>Taka</u>	<u>July-Sept. 24</u> <u>Taka</u>
Investment Income	16	14,424,434,380	23,303,506,481	3,770,788,778	7,330,153,601
Less: Profit paid on Deposits	17	24,429,640,133	18,513,930,850	11,652,980,952	6,393,256,292
Net Investment Income		(10,005,205,753)	4,789,575,631	(7,882,192,173)	936,897,309
Income from Investment in Shares and Securities	18	1,108,838,137	1,109,792,138	342,382,168	353,236,987
Commission Exchange and Brokerage	19	1,951,443,340	1,032,012,283	1,329,727,088	212,518,912
Other Operating Income	20	374,589,715	526,340,666	74,455,269	89,923,682
		3,434,871,192	2,668,145,087	1,746,564,526	655,679,581
Total Operating Income		(6,570,334,561)	7,457,720,718	(6,135,627,648)	1,592,576,890
Salaries and Allowances	21	4,225,392,140	3,831,187,061	1,605,595,048	1,405,003,649
Rent Taxes Insurances Electricity etc.	22	606,944,595	568,437,155	262,809,280	198,150,547
Legal Expenses	23	18,909,847	10,990,803	6,455,220	2,328,490
Postage Stamps Telecommunication etc.	24	5,142,771	6,228,979	1,446,211	1,433,221
Stationery Printings Advertisements etc.	25	49,174,722	150,659,442	9,013,636	15,709,025
Managing Director's Salary and Allowances	21.1	6,811,292	13,546,664	3,000,000	2,356,666
Directors' Fees & Expenses		5,144,833	2,970,943	1,785,673	1,546,864
Shariah Supervisory Committee's Fees & Expenses		475,056	-	124,410	-
Auditors' Fees		1,725,000	690,000	1,230,500	230,000
Depreciation & Repair of Bank's Assets	26	400,056,800	395,140,361	90,013,677	84,962,448
Zakat Expenses		-	121,527,456	-	-
Other Expenses	27	983,549,144	1,170,570,480	205,830,032	381,161,693
Total Operating Expenses		6,303,326,200	6,271,949,344	2,187,303,685	2,092,882,603
Profit/(Loss) before Provision		(12,873,660,761)	1,185,771,374	(8,322,931,333)	(500,305,713)
Provisions for Investments & off B/S items		3,929,939,951	338,538,405	3,929,939,951	38,461,241
Other Provisions		53,107,296	106,893,126	(21,317,297)	(10,911,731)
Total Provision	28	3,983,047,247	445,431,531	3,908,622,654	27,549,510
Total Profit/(Loss) before Tax		(16,856,708,008)	740,339,843	(12,231,553,987)	(527,855,223)
Provision for Income Tax	29	180,129,010	235,964,447	113,119,632	(257,019,814)
Current tax		178,606,737	228,943,405	104,568,690	(257,082,869)
Deferred tax		1,522,272	7,021,042	8,550,942	63,055
Net Profit/(Loss) after Tax		(17,036,837,018)	504,375,397	(12,344,673,619)	(270,835,408)
Appropriation					
Statutory Reserve		-	148,067,969	-	(105,571,044)
Start up Fund		-	5,043,754	-	(2,708,354)
Coupon/dividend on perpetual bond		373,591,219	348,317,814	126,027,396	116,953,427
		373,591,219	501,429,537	126,027,396	8,674,029
Retained earnings for the period		(17,410,428,237)	2,945,860	(12,470,701,015)	(279,509,437)
		(17,036,837,018)	504,375,397	(12,344,673,619)	(270,835,408)
Earnings Per Share	32	(15.27)	0.14	(10.94)	(0.34)


Company Secretary


Chief Financial Officer


Managing Director


Director


Director

SOCIAL ISLAMI BANK PLC
CONDENSED CASH FLOW STATEMENT (UN-AUDITED)
FOR THE THIRD QUARTER ENDED 30 SEPTEMBER 2025


	<u>Note(s)</u>	<u>30.09.2025</u> <u>Taka</u>	<u>30.09.2024</u> <u>Taka</u>
Cash Flow from operating activities			
Investment Income receipt	30	14,212,744,738	23,045,221,686
Profit paid on deposits		(13,541,696,674)	(16,010,841,423)
Income /dividend receipt from Investments in Shares and Securities		1,108,838,137	1,109,792,138
Fees & commission receipt		295,048,008	399,263,972
Recovery from written off investment		57,125,299	123,333,680
Cash payments to employees		(4,232,203,432)	(3,844,733,725)
Cash payments to suppliers		(54,317,493)	(156,888,421)
Income tax paid		(118,246,686)	(1,282,638,024)
Receipts from other operating activities		2,020,027,856	1,188,613,868
Payments for other operating activities		(1,724,459,193)	(1,944,061,344)
Operating profit before changes in operating assets and liabilities	35	(1,977,139,440)	2,627,062,407
Changes in operating assets and liabilities			
Statutory deposits		-	-
Net trading securities		188,564,215	(421,863,873)
Investments to other banks		-	-
Investment to customers		(7,643,697,029)	(17,600,648,563)
Other assets		576,408,874	5,516,362,640
Deposits from other banks		1,073,456,159	(599,070,600)
Deposits received from customers		(44,256,495,190)	(31,183,106,245)
Other liabilities on account of customers		-	-
Trading liabilities		-	-
Other liabilities		-	-
Sub Total		13,897,905,669	806,237,170
A. Net Cash flow from operating activities		(36,163,857,303)	(43,482,089,471)
Cash flows from investing activities		(38,140,996,743)	(40,855,027,064)
Proceeds from sale of securities		-	-
Payment for purchases of securities		-	-
Proceeds from sale of fixed assets		-	-
Purchases of property plant & equipments		(75,282,379)	(398,719,404)
Purchase/Sale of subsidiaries		-	-
B. Net Cash flows from investing activities		(75,282,379)	(398,719,404)
Cash flows from financing activities		15,535,167,327	(26,411,419,000)
Receipts from issue of debt instruments		-	-
SIBL Mudaraba Subordinated & Perpetual Bond		-	-
Receipts from issue of right shares/ordinary share		-	-
Coupon/ dividend on perpetual bond		(373,591,219)	(348,317,814)
Dividend paid in cash		-	(542,931,000)
C. Net Cash flow from financing activities		15,161,576,108	(27,302,667,814)
D. Net increase/(decrease) in cash & cash equivalents (A+B+C)		(23,054,703,014)	(68,556,414,283)
E. Effects of exchange rate changes on cash & cash equivalents		10,957,191	(29,524,892)
F. Cash and cash equivalents at the beginning of the year		38,052,042,690	50,465,186,406
G. Cash and cash equivalents at the end of the year (D+E+F)		15,008,296,867	(18,120,752,768)


Net Operating Cash Flow per Share (NOCFPS)

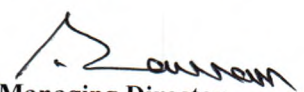
34


(33.45)

(35.83)


Company Secretary


Chief Financial Officer


Managing Director


Director


Director

Dhaka, Bangladesh

Date: 29.10.2025

SOCIAL ISLAMI BANK PLC
STATEMENT OF CONDENSED CHANGES IN EQUITY (UN-AUDITED)
FOR THE THIRD QUARTER ENDED 30 SEPTEMBER 2025

(amount in Taka)

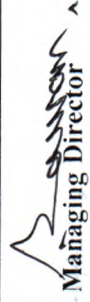
Particulars	2	3	4	5	6	7	8=(2 to 7)
	Paid-up Capital	Share Premium Account	Statutory Reserve	General / Other Reserves	Asset Revaluation Reserve	Retained Earnings	Total
I							
Balance as at 01 January 2025	11,401,551,000	-	9,420,732,990	-	516,752,966	(725,584,259)	20,613,452,697
Changes in Accounting Policy	-	-	-	-	-	-	-
Restated Balance	-	-	-	-	-	-	-
Surplus / (Deficit) on account of Revaluation of Properties	-	-	-	-	-	-	-
Surplus / (Deficit) on account of Revaluation of Investment	-	-	-	-	-	-	-
Currency translation Difference	-	-	-	-	-	-	-
Net gain and losses not recognized in the Income Statement	-	-	-	-	-	-	-
Net profit for the period	-	-	-	-	-	(17,036,837,018)	(17,036,837,018)
Start-up Fund for the period	-	-	-	-	-	-	-
Coupon/ dividend on perpetual bond	-	-	-	-	-	(373,591,219)	(373,591,219)
Appropriation made during the period	-	-	-	-	-	-	-
Issue of cash dividend	-	-	-	-	-	-	-
Issue of Share Capital	-	-	-	-	-	-	-
Transferred to retained earnings	-	-	-	-	-	-	-
Total shareholders' equity as on 30 September 2025	11,401,551,000	-	9,420,732,990	-	516,752,966	(18,136,012,496)	3,203,024,460
CET 1 Capital under Basel III:	11,401,551,000	-	9,420,732,990	-	-	(18,136,012,496)	2,686,271,494
Less: Adjustment in CET-1 Capital	-	-	-	-	-	-	191,304,268
Add: SIBL Mudaraba Perpetual bond (AT-1 Capital)	-	-	-	-	-	-	5,000,000,000
Total Eligible Tier I Capital	-	-	-	-	-	-	7,494,967,226
General provision for unclassified investment	-	-	-	-	-	-	1,660,417,499
SIBL Mudaraba Subordinated Bond	-	-	-	-	-	-	6,000,000,000
Add: Others (approved by BB)	-	-	-	-	-	-	-
Total Tier II Capital	-	-	-	-	-	-	7,660,417,499
Total Eligible Tier II Capital (as per RBCA guideline)	-	-	-	-	-	-	7,660,417,499
Total eligible capital as on 30 September 2025	-	-	-	-	-	-	15,155,384,725

FOR THE YEAR ENDED 31 DECEMBER 2024

Total Shareholders' Equity as on 31 December 2024	11,401,551,000	-	9,420,732,990	-	516,752,966	(725,584,259)	20,613,452,697
CET 1 Capital Under Basel III:	11,401,551,000	-	9,420,732,990	-	-	(725,584,259)	20,096,699,731
Less: Adjustment in CET-1 Capital	-	-	-	-	-	-	197,784,509
Add: SIBL Mudaraba Perpetual bond (AT-1 Capital)	-	-	-	-	-	-	5,000,000,000
Total Eligible Tier I Capital	-	-	-	-	-	-	24,898,915,222
Add: General provision for unclassified investment	-	-	-	-	-	-	2,531,236,133
Add: SIBL Mudaraba Subordinated Bond	-	-	-	-	-	-	6,000,000,000
Add: Others (As per RBCA Guideline of BB)	-	-	-	-	-	-	-
Total Tier II Capital	-	-	-	-	-	-	8,531,236,133
Total Eligible Tier II Capital (as per RBCA guideline)	-	-	-	-	-	-	8,531,236,133
Total eligible capital as on 31 December 2024	-	-	-	-	-	-	33,430,151,356


Company Secretary
 Date: 29.10.2025


Chief Financial Officer


Managing Director


Director

SOCIAL ISLAMI BANK PLC
SELECTED NOTES TO THE FINANCIAL STATEMENTS
AS AT AND FOR THE THIRD QUARTER ENDED 30 SEPTEMBER 2025

1 The Bank and its activities

1.1 Status of the Bank

The Bank was incorporated as a Public Limited Company in Bangladesh in the year 1995 under Companies Act, 1994. The Bank is one of the interest-free Shariah Based banks in the country and its modus- operandi are substantially different from other conventional Banks. The Bank within the stipulations laid down by Bank Companies Act, 1991(as amended upto 2018) and directives as received from time to time from Bangladesh Bank, provides all types of commercial Banking services. Besides as a matter of policy the Bank conducts its business on the principles of Mudaraba, Musharaka, Murabaha, Bai-Muazzal & Hire Purchase transaction approved by Bangladesh Bank. The Bank is listed with Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited as a publicly traded company. The Bank carries its Banking activities through One hundred eighty one (181) branches operating as per Islamic Shariah prevailing in the country.

The Registered Office of the bank is located at 'City Center', 90/1 Motijheel Commercial Area.

1.2 Enlistment with the Stock Exchanges

The bank subscribed for IPO (Initial Public Offer) in the year 2000 and initially listed with Dhaka Stock Exchange (DSE) Ltd. and later on in the year 2005 with Chittagong Stock Exchange (CSE) Ltd.

Subsidiaries of SIBPLC:

1.3 SIBL Securities Limited

SIBL Securities Limited, a wholly owned subsidiary of SIBPLC, was incorporated as a Public Limited Company under the Companies Act,1994 vide certification of incorporation no. C - 85876/10 dated 20 July 2010 and obtained its certificate of commencement of business on the same day. The company has already got it license for trading with Dhaka Stock Exchange (DSE) and Chittagong Stock Exchange (CSE). The company started its commercial operation in the month of January 2012.

The principal place of business is the Registered Office at 3rd floor, 15 Dilkusha C/A, Dhaka-1000.

The principal objectives of the company for which it was established are to carry on the business of stock brokers, dealers in relation to shares and securities dealings and other services as mentioned in the Memorandum and Articles of Association of the company.

1.4 SIBL Investment Limited

SIBL Investment Limited, a wholly owned subsidiary of SIBPLC, was incorporated as a Public Limited Company under the Companies Act,1994 vide certification of incorporation no. C - 86726/10 dated 30 August 2010 and obtained its certificate of commencement of business on the same day.

The principal objectives of the company for which it was established are to carry on the business of stock brokers, dealers in relation to shares and securities dealings, to underwrite, manage and distribute the issue of stocks etc. and other services as mentioned in the Memorandum and Articles of Association of the company.

Name of the Company	Paid up Capital (Taka)	Percentage of Share Holding	
		SIBL	Others
1 SIBL Securities Limited	1,921,875,000	99.999938%	0.000062%
2 SIBL Investment Limited	250,000,000	99.999680%	0.000320%
Total Capital		<u>2,171,875,000</u>	

1.5 Off-Shore Banking Unit (OBU)

Bangladesh bank approved operation of Off-Shore Banking Unit (OBU) of Social Islami Bank PLC located at Head Office, through their letter no. BRPD(P-3)744(119)/2010-4652, Dated: 11.11.2010. The bank has commenced the operation of its Off-Shore Banking Unit (OBU) from 02.05.2012.



2 Basis of the presentation of the financial statements:

2.1 Significant accounting policies

The accounting policies set out have been applied consistently to all periods presented in these financial statements, and have been applied consistently by group entities, except otherwise instructed by the Bangladesh Bank as prime regulator. The financial statements of subsidiaries which are included in Consolidated Financial Statements of the Group have been prepared using uniform accounting policies of the Bank (Parent) for transactions and other events in similar nature. Certain comparative amounts in these financial statements have been reclassified and rearranged to conform to the current period's presentation.

2.2 Recognition of profit suspense

Profit / Rent / Compensation Suspense account and Doubtful Income

Profit / Rent / compensation accrued on classified investments are suspended and accounted for as per BRPD Circular no: 15 (09 November 2009) issued by the Bangladesh Bank. Moreover, incomes that are irregular (doubtful) as per Shariah are also not included in the distributable income of the Bank.

Income on unclassified overdue investment of Murabaha and Bai-Muazzal is charged under compensation account instead of showing as income of the Bank.

Interest received from NOSTRO accounts are not credited to the income as per Islamic Shariah.

2.3 Cash Flow Statement

International Accounting Standard (IAS)-7 " Cash Flow Statement" requires SIBL to prepare cash flow statement under direct method. However, Cash Flow Statement has been prepared under a adopted method of direct and indirect in accordance with the BRPD Circular No. 15, (09 November 2009) issued by the Banking Regulation and Policy Department of Bangladesh Bank.

2.4 Statement of Changes in Equity

The statement of changes in equity reflects information about the increase or decrease in net assets or wealth.

2.5 Earning Per Share (IAS-33)

Earnings Per Share has been calculated in accordance with International Accounting Standard (IAS)-33: Earnings Per Share (EPS), which has been shown on the face of profit and loss account. This has been calculated by dividing the basic earnings by the weighted average number of ordinary shares outstanding during the period. Prior year EPS has been restated as and when required.

2.7 General

- 1 These financial statements cover nine months from 01 January to 30 September 2025.
- 2 These financial statements were reviewed by the Audit Committee of the Board of Social Islami Bank PLC in its 178th Meeting held on 29 October 2025 and was subsequently approved by the Board of Directors in its 560th meeting held on the same date.
- 3 Figures relating to the previous period included in this report have been rearranged, wherever considered necessary, to make them comparable as per respective accounting standard.



	30.09.2025	31.12.2024
	<u>Taka</u>	<u>Taka</u>
3 Cash in hand:		
In Local Currency	849,277,214	2,089,248,425
In Foreign Currencies	28,355,962	37,775,592
ATM balance	10,369,215	43,016,359
	<u>888,002,391</u>	<u>2,170,040,376</u>
3(a) Consolidated balance of cash in hand		
Social Islami Bank PLC	888,002,391	2,170,040,376
Cash in hand of Subsidiary companies	366,147	367,507
SIBL Securities Limited	19,168	20,528
SIBL Investment Limited	346,979	346,979
	<u>888,368,538</u>	<u>2,170,407,883</u>
3.1 Balance with Bangladesh Bank and its agent bank (Sonali Bank)		
Balance with Bangladesh Bank (Note-3.1.1)	1,782,446,853	17,818,783,898
Balance with Sonali Bank (as agent of BB)	253,483,432	251,956,964
	<u>2,035,930,285</u>	<u>18,070,740,862</u>
3.1.1 Balance with Bangladesh Bank (Including foreign currencies)		
In local currency	1,634,990,427	16,574,424,218
In foreign currencies	147,456,425	1,244,359,680
	<u>1,782,446,853</u>	<u>17,818,783,898</u>
4 Balance with Other Banks and Financial Institutions		
In Bangladesh	4,493,482,500	7,530,114,939
Outside Bangladesh	(1,227,411,504)	1,217,853,319
	<u>3,266,070,996</u>	<u>8,747,968,258</u>
4(a) Consolidated balance of other Banks and Financial Institutions In Bangladesh		
Social Islami Bank PLC	4,493,482,500	7,530,114,939
Add: Account Balance of subsidiaries of SIBL with SIBL Principal Branch	622,747,116	559,106,064
SIBL Securities Limited (Current account and MTDR)	556,833,423	495,796,821
SIBL Investment Limited	65,913,693	63,309,243
	<u>5,116,229,617</u>	<u>8,089,221,003</u>
Less: Inter company balance eliminated	622,747,116	559,106,064
SIBL Securities Limited (Current account and MTDR)	556,833,423	495,796,821
SIBL Investment Limited	65,913,693	63,309,243
	<u>5,116,229,617</u>	<u>8,089,221,003</u>
Add: Account Balance of subsidiaries of SIBPLC with other banks and financial institutions	525,067,237	146,217,246
SIBL Securities Limited	525,067,237	146,217,246
SIBL Investment Limited	-	-
	<u>5,018,549,737</u>	<u>7,676,332,185</u>
Consolidated balance with Banks and Financial Institutions	5,018,549,737	7,676,332,185
5 Placement with Banks & other Financial Institutions		
Placement with Banks	4,691,293,194	4,636,293,194
Placement with other Financial Institutions	3,137,000,000	3,437,000,000
FC Placement with other Financial Institutions (note: 5.1)	990,000,000	990,000,000
	<u>8,818,293,194</u>	<u>9,063,293,194</u>
5.1 FC Placement with Banks & other Financial Institutions		
Union Bank PLC	990,000,000	990,000,000
	<u>990,000,000</u>	<u>990,000,000</u>
6 Investments in shares & securities		
Government:		
Government Bond (Islamic Investment Bond)	1,000,000,000	1,000,000,000
BD. Govt. Islamic Refinance Fund	250,000,000	250,000,000
7 Years Treasury BOND (5%)	319,300,000	319,300,000
7 Years Treasury BOND (0%)	123,000,000	123,000,000
Investment in BD Govt. Investment Sukuk bond	13,097,030,000	13,097,030,000
10 Years BD Govt. Shariah Based Bond	698,581,000	698,581,000
	<u>15,487,911,000</u>	<u>15,487,911,000</u>



	30.09.2025 <u>Taka</u>	31.12.2024 <u>Taka</u>
Others:		
Investment in Share, Quoted	1,498,079,529	1,687,107,587
Investment in Share, Unquoted/bond	8,481,191,594	8,480,727,751
	<u>9,979,271,123</u>	<u>10,167,835,338</u>
Fair value adjustment through profit or loss (FVTPL)	-	-
Value of Investment in Shares and securities, others	<u>9,979,271,123</u>	<u>10,167,835,338</u>
Grand Total	<u>25,467,182,123</u>	<u>25,655,746,338</u>
Consolidated investments in shares & securities		
Social Islami Bank PLC Other sectors	9,979,271,123	10,167,835,338
Add: Investment in shares & securities by subsidiary companies	<u>384,090,518</u>	<u>449,188,847</u>
SIBL Securities Limited	289,093,863	307,046,055
SIBL Investment Limited	94,996,655	142,142,792
Total consolidated balance of investments in shares & securities others	<u>10,363,361,641</u>	<u>10,617,024,185</u>
7 Mode-Wise Investment (General)		
a) In Bangladesh		
Musharaka	27,568,342	41,125,582
Murabaha	27,650,568,164	23,746,569,559
Mudaraba	135,443,312	18,310,666,888
Bai-Muazzal	225,453,003,171	223,279,995,951
Hire-Purchase Sirkatul Meelk	66,893,669,954	66,652,586,210
Quard	13,248,466,176	16,001,507,610
Bai-Salam	760,317,862	818,878,974
Staff Loan	1,493,484,652	1,690,927,838
Ijarah	278,858,655	320,539,412
Visa Card	1,361,898,980	1,337,849,740
	<u>337,303,279,267</u>	<u>352,200,647,764</u>
Mode-Wise Investment (General)		
b) Outside Bangladesh		
Musharaka	-	-
Murabaha	-	-
Bai-Muazzal	-	-
Hire-Purchase Sirkatul Meelk	-	-
Installment Investment Scheme	-	-
Quard	-	-
Bai-Salam	-	-
Others	-	-
	-	-
Bills Purchased and discounted		
Inside Bangladesh		
In land Bill Purchase	<u>1,674,469,822</u>	<u>3,068,845,958</u>
Bills Purchased and discounted		
Outside Bangladesh		
Foreign Bill Purchased	3,391,598	13,108,106
Murabaha Bill of Exchange	2,735,086,038	3,184,342,262
Baim-Wes bills	49,092,539,375	24,698,124,980
	<u>51,831,017,010</u>	<u>27,895,575,348</u>
Grand total of net Bills Purchased and Discounted	<u>53,505,486,832</u>	<u>30,964,421,306</u>
Total Investment	390,808,766,099	383,165,069,070
7(a) Consolidated Investment Social Islami Bank PLC.	390,808,766,099	383,165,069,070
Less: Intercompany balance eliminated		
SIBL Securities Ltd.		
Quard Investment with SIBL-Principal Branch	348,600,000	540,000,000
SIBL Investment Ltd.	-	-
	<u>390,460,166,099</u>	<u>382,625,069,070</u>



	30.09.2025 Taka	31.12.2024 Taka
8 Fixed Assets:		
Land	12,330,000	12,330,000
Building	1,668,696,668	1,689,526,638
Furniture & Fixture	1,152,354,256	1,208,957,022
Mechanical Appliance	840,443,853	893,570,174
Computer Software	191,304,268	197,784,509
Motor Vehicle	201,092	1,101,400
Right of use Assets(ROU)	182,887,544	261,988,533
Books	481,028	504,134
Carrying Value	4,048,698,708	4,265,762,411
8(a) Consolidated written down value of fixed assets including intangible assets		
Social Islami Bank PLC	4,048,698,708	4,265,762,411
Add: Fixed assets of subsidiary companies	9,438,183	9,474,240
SIBL Securities Limited	9,438,183	9,474,240
SIBL Investment Limited	-	-
Carrying value of Fixed assets of the Group	4,058,136,891	4,275,236,651
9 Others Assets:		
Stock of stationery Stamps and printing materials etc.	49,717,518	54,654,949
Advance Rent	45,003,549	73,901,785
Advance Deposit	3,553,967	3,461,487
Branch Adjustments (SIBG)	322,853,785	1,256,443,211
Suspense Account:	369,944,645	283,069,168
Other Prepayments	163,694,343	135,135,977
Share Trading Receivable A/c	582,285,137	389,075,374
Advance Income Tax	18,253,712,723	18,135,466,037
Investment in subsidiary SIBL Securities Limited	1,921,874,000	1,921,874,000
Investment in subsidiary SIBL Investment Limited	249,999,400	249,999,400
Receivable from SIBL Investment	1,903,690	1,903,690
Protested bills against Investment	326,749,370	329,590,370
Profit receivable from Banks NBFI and BD Govt.	792,207,617	712,701,023
Investment with off-shore Banking Unit	34,070,113	17,248,006,930
Due from off-shore Banking Unit	-	824,877,621
Dividend Receivable Account	863,272,289	868,312,619
Profit Receivable from Mudaraba Subordinated Bond	274,397,303	85,079,494
Profit Receivable from FC Investment	106,398,152	106,398,152
Profit Receivable from Mudaraba Perpetual Bond	331,315,061	424,359,450
Profit Receivable from Beximco Green Sukuk	-	16,175,341
Others (note: 9.1)	273,327,006	188,205,872
Total	24,966,279,669	43,308,691,952
Less: Balance with OBU for elimination		
Investment with off-shore Banking Unit	34,070,113	17,248,006,930
Due from off-shore Banking Unit	-	824,877,621
Grand total after elimination of balance with OBU	24,932,209,556	25,235,807,401
9(a) Consolidated other Assets		
Social Islami Bank PLC	24,932,209,556	25,235,807,401
Add: Other assets of subsidiary companies	2,634,486,916	2,902,560,653
SIBL Securities Limited	2,543,824,246	2,846,507,631
SIBL Investment Limited	90,662,670	56,053,022
Less; Inter Company transactions eliminated:	1,903,690	1,903,690
Receivable from SIBL Securities	-	-
Receivable from SIBL Investment	1,903,690	1,903,690
Less: Inter company balance eliminated investment in subsidiaries	2,171,873,400	2,171,873,400
Investment in SIBL Securities Ltd	1,921,874,000	1,921,874,000
Investment in SIBL Investment Ltd	249,999,400	249,999,400
Grand total Other assets of subsidiary companies	25,392,919,381	25,964,590,964
9.1 Others		
D.D. Paid without advice	650	650
Adjusting A/C debit balance	20,915,825	27,202,503
Advance Vat	3,864,253	3,857,217
BFETN Adjustment Accounts	191,914,769	(90,359,334)
Parking Assets	53,045,092	85,445,875
Card Accrued Income	869,420	973,978
Profit Receivable from IBDA	-	157,339,993
Other Receivable	2,716,997	3,744,990
	273,327,006	188,205,872



	30.09.2025 Taka	31.12.2024 Taka
10 Deposits and Other Accounts		
Mudaraba Savings Deposits (MSD)	23,105,483,873	33,261,235,865
Mudaraba Term Deposits (MTDR)	122,566,092,797	134,411,256,283
Other Mudaraba Deposit	72,298,070,892	76,323,347,169
Mudaraba Short Notice Deposits (MSND)	17,916,542,257	18,718,693,333
Mudaraba Scheme Deposits (Note-10.1)	54,381,528,635	57,604,653,836
AI- Wadecah Current Deposit and other accounts (Note-10.2)	54,579,253,921	56,936,540,004
Bills payable	4,412,544,913	8,339,156,079
Cash Waqf Fund	514,004,174	499,010,742
	277,475,450,570	309,770,546,142
10.1 Mudaraba Scheme Deposits		
Mudaraba Hajj Savings Deposit	180,086,779	214,957,245
Mudaraba Pension Savings Deposit	447,428,165	590,932,762
Mudaraba Education Deposit Scheme	14,480,987	24,136,245
Mudaraba Monthly Savings Deposit	13,526,254	75,383,323
Mudaraba Monthly Profit Deposit	654,737,143	797,399,319
Mudaraba Bashasthan Savings Scheme	71,913,346	123,408,014
Mudaraba Millionaire Savings Scheme	322,411,835	394,498,746
Mudaraba Lakhopoti Deposit Scheme	8,811,378	9,720,984
Mudaraba Double Benefit Deposit Scheme	76,707,387	118,771,714
Mudaraba Marriage Savings Scheme	49,798,937	63,653,583
Mudaraba MMohorana Savings Scheme	41,638,875	41,068,286
Subarnalata Special Scheme (Woman)	5,350,628	8,607,062
Subarna Rekha Special Deposit (Woman)	426,018,131	580,626,483
Shabuj Shayanna Special Deposit	4,590,073	129,006,535
Shabuj Chaya Pension Scheme	102,251,475	10,757,650
Sanchita Special Deposit scheme	90,406,315	99,783,260
Sanali Din Pension Deposit Scheme	5,059,112,538	6,729,679,289
Sukher Thikana Saving Scheme	18,544,017	21,940,364
Sacchandey Protidin Monthly Profit Deposit	317,667,187	382,471,327
Samriddir Sopan Scheme Deposit	17,177,292	27,146,453
Sopner Siri Deposit Scheme	9,671,737	14,187,741
Sharner Shikhar (mudaraba Billinior Deposit)	1,208,006,472	1,290,746,193
Proshanti (Mudaraba Zakat Saving Deposits)	25,758,582	28,846,813
SIBL Astha (Mudaraba Monthly Profit Deposit)	21,874,728,861	18,168,782,424
SIBL Super DPS (Mudaraba Pension Deposit)	5,576,805,158	7,215,547,846
SIBL Digun Prottasha(Double Benefit Deposit)	2,004,399,658	2,013,540,435
AI-Wasiah bill Waqf	31,607,092	30,938,088
SIBL Education Savings Scheme	718,520,096	738,443,988
SIBL Medical Savings Scheme	1,968,494,755	2,039,983,652
SIBL Marriage Savings Scheme	260,043,744	264,973,233
Internet Banking Deposit Scheme (IB DPS)	40,398,074	40,091,047
SIBL Probashi Deposit Scheme	615,706,953	537,195,480
Retired Citizen Monthly Benefits	8,027,652,758	10,577,222,244
Hawkers Deposit & Business Development	313,245,517	293,607,447
Driver Deposit Scheme	98,303,232	92,488,229
Mudaraba Sorbochcho Munafa	3,551,379,996	3,672,153,914
Mudaraba Oichik Sanchoy	134,147,208	141,956,418
	54,381,528,635	57,604,653,836
10.2 AI-Wadecah Current Deposit & other A/c		
AI Wadecah current deposit	4,477,358,676	6,916,876,251
Un-claimed dividend	131,710,414	132,091,921
Sundry deposit	11,289,664,582	11,916,919,738
Social fund deposit	17,075	17,075
Supervision charge	839,256	839,256
Risk fund deposit	12,380,970	12,401,677
FC deposit	3,925,318,816	7,564,578,117
Convertible Taka A/c	27,784,653	54,215,052
F. C. held against B.B. L/C	3,857,729,865	4,361,981,145
Bangladesh Bank Fund for COVID	1,359,974,635	1,705,163,553
Bangladesh Bank Pre-finance fund	18,266,044,812	19,437,913,475
Profit payable A/c	10,904,230,661	4,726,866,177
Compensation Realized	326,199,507	106,676,566
	54,579,253,921	56,936,540,004
10(a) Consolidated balance of AI-Wadecah Current Deposit & Other A/c		
Social Islami Bank PLC	54,579,253,921	56,936,540,004
<i>Less: Intercompany balance eliminated</i>	622,747,116	559,106,064
SIBL Securities Limited	556,833,423	495,796,821
SIBL Investment Limited	65,913,693	63,309,243
Consolidated balance of Current deposit and other accounts	53,956,506,804	56,377,433,942



11 SIBL Mudaraba Subordinated Bond

SIBL issued three mudaraba subordinated bonds namely SIBL 1st Mudaraba Subordinated Bond of Tk. 300 crore, SIBL 2nd Mudaraba Subordinated Bond of Tk. 400 crore and SIBL 3rd Mudaraba Subordinated Bond of Taka-500.00 crore to support and strengthen Tier-II capital base of the bank under Basel-III capital regulation of Bangladesh Bank. The details of SIBL Mudaraba Subordinated Bonds are presented Below:

Name of the Bond	Issue Date	Issued Amount	Outstanding as on 30.09.2025	Outstanding as on 31.12.2024
SIBL 1st Mudaraba Subordinated Bond	31-03-15	3,000,000,000	-	-
SIBL 2nd Mudaraba Subordinated Bond	20-06-17	4,000,000,000	-	-
SIBL 3rd Mudaraba Subordinated Bond	27-12-18	5,000,000,000	1,000,000,000	1,000,000,000
SIBL 4th Mudaraba Subordinated Bond	29-12-22	6,000,000,000	6,000,000,000	6,000,000,000
Total		12,000,000,000	7,000,000,000	7,000,000,000

30.09.2025 **31.12.2024**
Taka **Taka**

12 SIBL Mudaraba Perpetual Bond of Tk.500 Crore

Social Islami Bank Limited issued 'SIBL Mudaraba Perpetual Bond of Tk. 500 Crore in accordance with the regulatory approval from Bangladesh Securities and Exchange Commission (BSEC) and Bangladesh Bank (BB) vide their letter ref no. BSEC/CI/DS-07/2014/272 & BRPD(BFIS)661/14B(P)/2020-8946, Dated: 25 November 2020 & 22 October 2020 respectively. The bond is fully subscribed on 13/10/2021 by the following investors:

Islami Bank Bangladesh Limited	1,500,000,000	1,500,000,000
Exim Bank Limited	1,500,000,000	1,500,000,000
AIBL Employees' Provident Fund	500,000,000	500,000,000
AIBL Employees' Gratuity Fund	500,000,000	500,000,000
Al-Arafah Islami Bank Limited	1,000,000,000	1,000,000,000
	5,000,000,000	5,000,000,000

13 Other Liabilities

FC Charge	38,076,428	1,676,012
Adjusting A/C (Cr.) Balance	1,982,932,009	19,571,211
Other Payable and payable for LC payment	1,597,211,077	4,412,105
BEFTN Adjustment Account	213,814,364	11,934,137
Parking Account	112,188,983	159,631,427
ATM & Others Settlement for Q-Cash	(35,615,174)	(57,637,362)
Provision for Investments (note-13.1)	17,560,449,478	13,660,000,000
Provision for other Assets (note-13.2)	591,003,212	537,895,916
Compensation and Rent Suspense	16,961,064,515	6,668,433,106
Provision for Taxation (note-13.3)	21,017,389,694	20,838,782,956
Lease liabilities as per IFRS-16	115,973,479	211,728,502
Mudaraba profit distribution	-	15,000,000
Provision for good borrower	10,000,000	10,000,000
Provision for Climate Risk Fund	25,000,000	25,000,000
Provision for Start-Up Fund (note-13.4)	82,045,540	82,045,540
Provision for diminution in value of shares and securities (note-13.5)	106,623,149	130,123,550
Provision for other receivables (Note-13.6) *	361,071,507	361,071,507
	60,739,228,260	42,679,668,607

It is mentionable here that Bangladesh Bank vide their letter ref. no. DOS (CAMS)1157/41(DIVIDEND)/2025-3109, dated:21.05.2025, directed the bank to finalize the Financial Statements -2024 keeping a provision shortfall of Tk. 21,577.26 crore. The Bank has maintained a total provision Tk. 1,887.98 crore against total provision requirement of Tk. 23,465.24 crore as on 30.09.2025 resulted shortfall of Tk. 21,577.26 crore.

13(a) Consolodated Other Liabilities

Social Islami Bank PLC.	60,739,228,260	42,679,668,607
Add: Other Liabilities of subsidiaries	1,928,499,729	1,811,276,969
SIBL Securities Limited	1,923,063,082	1,805,849,572
SIBL Investment Limited	5,436,647	5,427,397
	62,667,727,989	44,490,945,575
Less: Intercompany balance eliminated		
SIBL Securities Limited (Payable to SIBL Principal Br.- Term loan)	348,600,000	540,000,000
Grand Total	62,319,127,989	43,950,945,575

13.1 Provision for Investment

(a) Specific Provision on Investment		
Provision held at the beginning of the year	11,128,763,866	7,926,217,063
Fully provided Investment written off /Waiver	(29,490,472)	(764,812,033)
Transferred from doubtful income/compensation realized/recovery	-	-
Provision made during this year	4,800,758,585	3,967,358,837
Provision held at the end of the year	15,900,031,979	11,128,763,866

